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PATENT

Paper No.

File: Graff-US-04

Date: August 21, 2907

Signed: Peter K Trzyna (Reg. No. 37-601)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor : GRAFF, Richard, A.

Serial No. : 10/580,083

Filed : 19 November 2004

For : COMPUTER CONTROL OF NON-DEBT FUNDING

SYSTEM FOR HOME FINANCE

Priority Date : 21 November 2003

MS: No Fee Amendment

Honorable Commissioner of Patents

P.O. Box 1450

Alexandria, VA 22313-1450

PRELIMINARY AMENDMENT

SIR:

Please enter the following Preliminary Amendment and Remarks in the abovereferenced patent application, and please reconsider the application in view of the above. It is believed that no new matter has been added.